

<i>SERFF Tracking Number:</i>	<i>MUTM-125637713</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United World Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38895</i>
<i>Company Tracking Number:</i>	<i>SHELLY KAIPUST</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertising - WC6671</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/WC6671</i>		

Filing at a Glance

Company: United World Life Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: MUTM-125637713 State: ArkansasLH

Advertising - WC6671

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 38895

Standard Plans

Sub-TOI: MS051.001 Plan A

Co Tr Num: SHELLY KAIPUST

State Status: Withdrawn

Filing Type: Advertisement

Co Status: Filed

Reviewer(s): Stephanie Fowler

Author: Shelly Kaipust

Disposition Date: 05/23/2008

Date Submitted: 05/07/2008

Disposition Status: Withdrawn

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising

Status of Filing in Domicile:

Project Number: WC6671

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type:

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/23/2008

State Status Changed: 05/23/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Medicare Supplement Advertising - WC6671

Company and Contact

Filing Contact Information

SERFF Tracking Number: MUTM-125637713 State: Arkansas
Filing Company: United World Life Insurance Company State Tracking Number: 38895
Company Tracking Number: SHELLY KAIPUST
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Medicare Supplement Advertising - WC6671
Project Name/Number: Medicare Supplement Advertising/WC6671

Michelle Kaipust, Senior Policy Drafting and shelly.kaipust@mutualofomaha.com
Regulatory Assistant
Regulatory Affairs (402) 351-8391 [Phone]
Omaha, NE 68175 (402) 351-5298[FAX]

Filing Company Information

United World Life Insurance Company	CoCode: 72850	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Life and Health
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6420 ext. [Phone]	FEIN Number: 75-6010770	

Filing Fees

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United World Life Insurance Company	\$25.00	05/07/2008	20141619

SERFF Tracking Number:	MUTM-125637713	State:	Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Withdrawn	Stephanie Fowler	05/23/2008	05/23/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	05/21/2008	05/21/2008	Shelly Kaipust	05/23/2008	05/23/2008

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Disposition

Disposition Date: 05/23/2008

Implementation Date:

Status: Withdrawn

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>MUTM-125637713</i>	<i>State:</i>	<i>Arkansas</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Withdrawn	No
Supporting Document	Memo of Variable Material	Withdrawn	No
Form	Medicare Supplement Advertising - WC6671	Withdrawn	No

SERFF Tracking Number: MUTM-125637713 State: Arkansas
Filing Company: United World Life Insurance Company State Tracking Number: 38895
Company Tracking Number: SHELLY KAIPUST
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Medicare Supplement Advertising - WC6671
Project Name/Number: Medicare Supplement Advertising/WC6671

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/21/2008
Submitted Date 05/21/2008
Respond By Date 06/23/2008

Dear Michelle Kaipust,

This will acknowledge receipt of the captioned filing.

Objection 1

- Medicare Supplement Advertising - WC6671 (Form)

Comment: AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." With that being said, please remove the "Age" column, as it would not be appropriate.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/23/2008
Submitted Date 05/23/2008

Dear Stephanie Fowler,

Comments:

Response 1

Comments: Your File No.: 38895

NAIC #261-72850

FEIN #75-6010770

United World Life Insurance Company

Medicare Supplement Advertising

WC6671

SERFF Tracking Number: MUTM-125637713 State: Arkansas
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Standard Plans
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Project Name/Number: Medicare Supplement Advertising/WC6671

Dear Ms. Fowler:

Thank you for your review of the above-captioned form previously submitted to your Department on May 7, 2008. This is in response to your letter dated May 21, 2008.

Please be advised that this Company is withdrawing the above-captioned filing from further review.

Please feel free to contact me if you have any questions.

Sincerely,

Mike Trebold
Product and Advertising Compliance Consultant
Regulatory Affairs
Phone: 402-351-2654
Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

SK

Related Objection 1

Applies To:

- Medicare Supplement Advertising - WC6671 (Form)

Comment:

AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." With that being said, please remove the "Age" column, as it would not be appropriate.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Shelly Kaipust

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Form Schedule

Lead Form Number: WC6671

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Withdrawn	WC6671	Advertising	Medicare Supplement Advertising - WC6671	Initial			WC6671.pdf

UNITED WORLD LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY

Medicare Supplement Insurance Policies



We've got you covered.
GO PLAY!

WC6671

We offer you the friendly customer service, financial value and security you seek. So, you can relax and have some fun.

Compare and Save on Your Medicare Supplement Policy

[State ZIP Codes]	Monthly Premium*		
	Age	Plan [Name]	Plan [Name]
	[Age]	[\$ Rate]	[\$ Rate]
	[Age]	[\$ Rate]	[\$ Rate]
	[Age]	[\$ Rate]	[\$ Rate]

[*State specific rate disclosure – see memorandum of variability]

Free Rate Quote

For your no-obligation rate quote on a United World Medicare supplement insurance policy, contact your licensed insurance agent today!

[Name]
[Phone]
[E-mail Address]



Medicare supplement insurance is underwritten by United World Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United World is licensed in all states except NY and CT. Neither United World Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. Policy forms WM1, WM2, WM3, WM4 WM8, WM12 or state equivalent; in ID, WM1-20859, WM2-20860, WM3-20861, WM4-20862; in OK, WM1-20731, WM2-20732, WM3-20733 and WM4-20734; in MN, WM15 Basic and WM16 Extended Basic. These policies have exclusions, limitations and reductions. For cost and complete details of coverage contact your United World insurance agent. This postcard is used as a solicitation of insurance, an insurance agent will contact you.



UNITED WORLD LIFE INSURANCE COMPANY
A MUTUAL *of* OMAHA COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

Medicare Supplement Insurance

Low rates *plus* **superior service**

equal a great value for you.

Turn over for details!

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<i>Product Name:</i>	<i>Medicare Supplement Advertising - WC6671</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/WC6671</i>		

Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name:	Cover Letter	Review Status:	Withdrawn	05/23/2008
Comments:				
Attachment:				
AR Letter-App.pdf				
Satisfied -Name:	Memo of Variable Material	Review Status:	Withdrawn	05/23/2008
Comments:				
Attachment:				
WC6671 (MoV).pdf				

UNITED WORLD LIFE INSURANCE COMPANY

3316 Farnam Street
Omaha, NE 68175
402 342 7600

May 7, 2008

Arkansas Department of Insurance
Attn: Compliance - Life & Health
1200 West Third Street
Little Rock, AR 72201-1904

NAIC #261-72850
FEIN #75-6010770
United World Life Insurance Company
Medicare Supplement Advertising
WC6671

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

This is a rate postcard ad that will be used to advertise a sample monthly premium. The rate postcard contains a grid with variable fields (see the Memorandum of Variability) that applies to the rating structure for your state. The agent/independent producer would choose which sample rate they would like to advertise by selecting a plan and any other corresponding variable information. The agent/producer would contact our home office to request the ad be set up and printed. The home office will be responsible for inputting the correct variable information including the current premium and providing the final printed copy. We have enclosed a Memorandum of Variable Material describing the variable items for this form.

We request the agent's name, address and e-mail address be considered variable.

This ad will be used as a prospecting piece to generate potential sales leads.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,



Mike Trebold
Product and Advertising Compliance Consultant
Regulatory Affairs

Phone: 402-351-2654
Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

SK

VARIABLE MATERIAL FOR ADVERTISING FORM WC6671

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Rate Chart

Explanation

Top Row:

1. Input a ZIP code or state where both advertising and United World Med supp product is approved. (3 maximum)
2. Choose a plan from among the approved plans in the state or ZIP code above.

Bottom Row:

1. Choose an age 65 or above. (3 maximum)
2. Input corresponding rate for that age, plan and state/or ZIP code.

State specific rate disclosure

The appropriate disclosure will be listed for each state.

FL: SAMPLE RATES: Female rates (male rates may be higher); Nontobacco-user rates (tobacco-user rates may be higher); Rates are subject to change and vary by ZIP code

AL, CA, DE, GA, IL, IN, IA, KY, MI, MS, NV, NM, OH, OK, OR, TN, UT, VA, WY - Female rates (male rates may be higher); Non tobacco rates (tobacco rates may be higher); Rates are subject to change and vary by ZIP code

MT - Nontobacco rates (tobacco rates may be higher); Rates are subject to change and vary by ZIP code

NJ, SD, WV - Female rates (male rates may be higher); Non tobacco rates (tobacco rates may be higher); rates are subject to change

NC - Female rates (male rates may be higher); Non tobacco rates (tobacco rates may be higher); rates are subject to change. Premiums are based on attained age, which means they will increase each year. Premiums may also change based on your class.

SC - Female rates (male rates may be higher); Preferred rates (standard rates may be higher); rates are subject to change and vary by ZIP code

ID - Non tobacco rates (tobacco rates may be higher); Rates are subject to change

AR, MN - Non tobacco rates (tobacco rates may be higher); Rates are subject to change and vary by ZIP code

ND - Female rates (male rates may be higher); Non tobacco rates (tobacco rates may be higher); rates are subject to change. In ND, Plans A, B, F and G available, call for more information.